860780 "29760

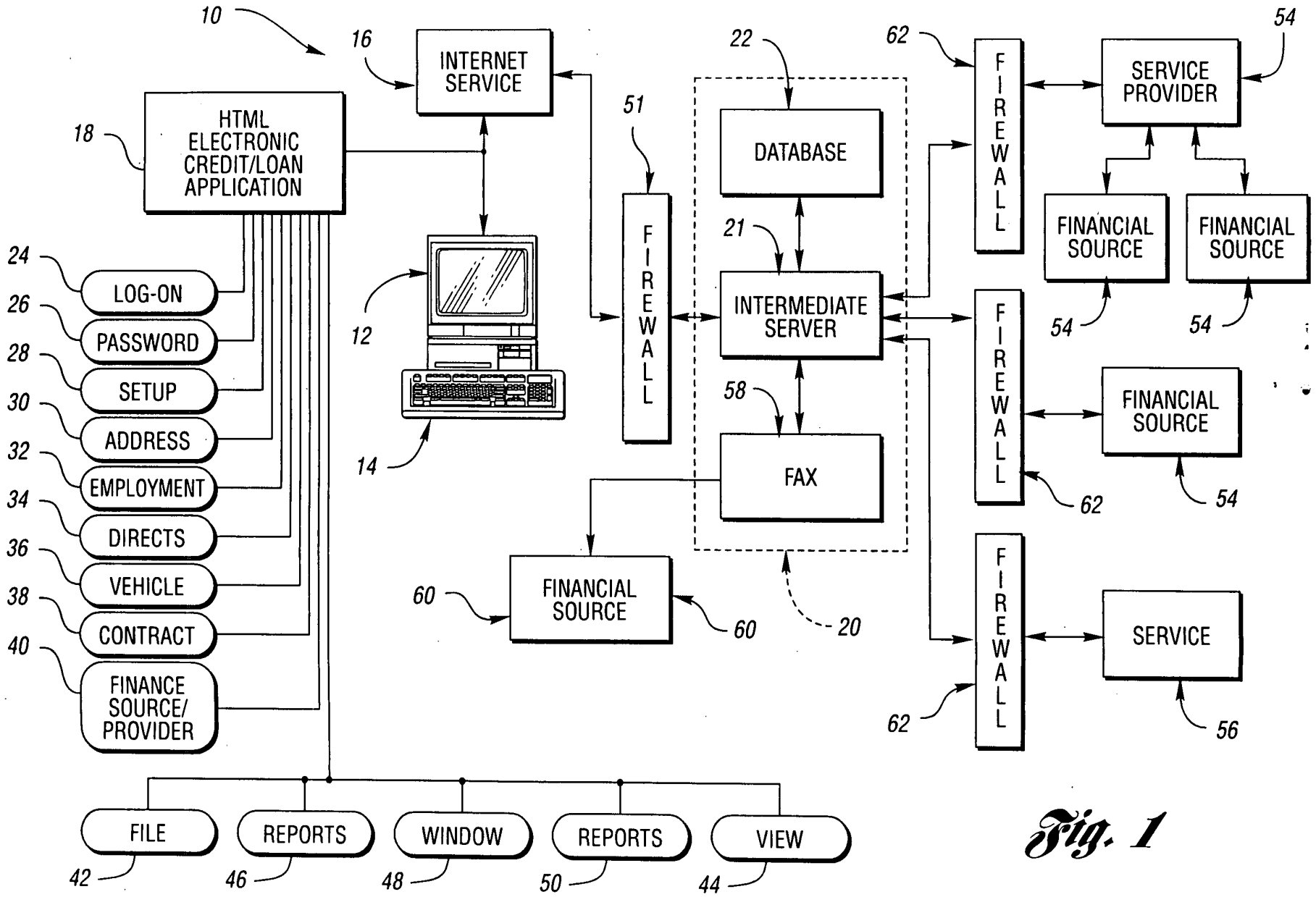

Fig. 1

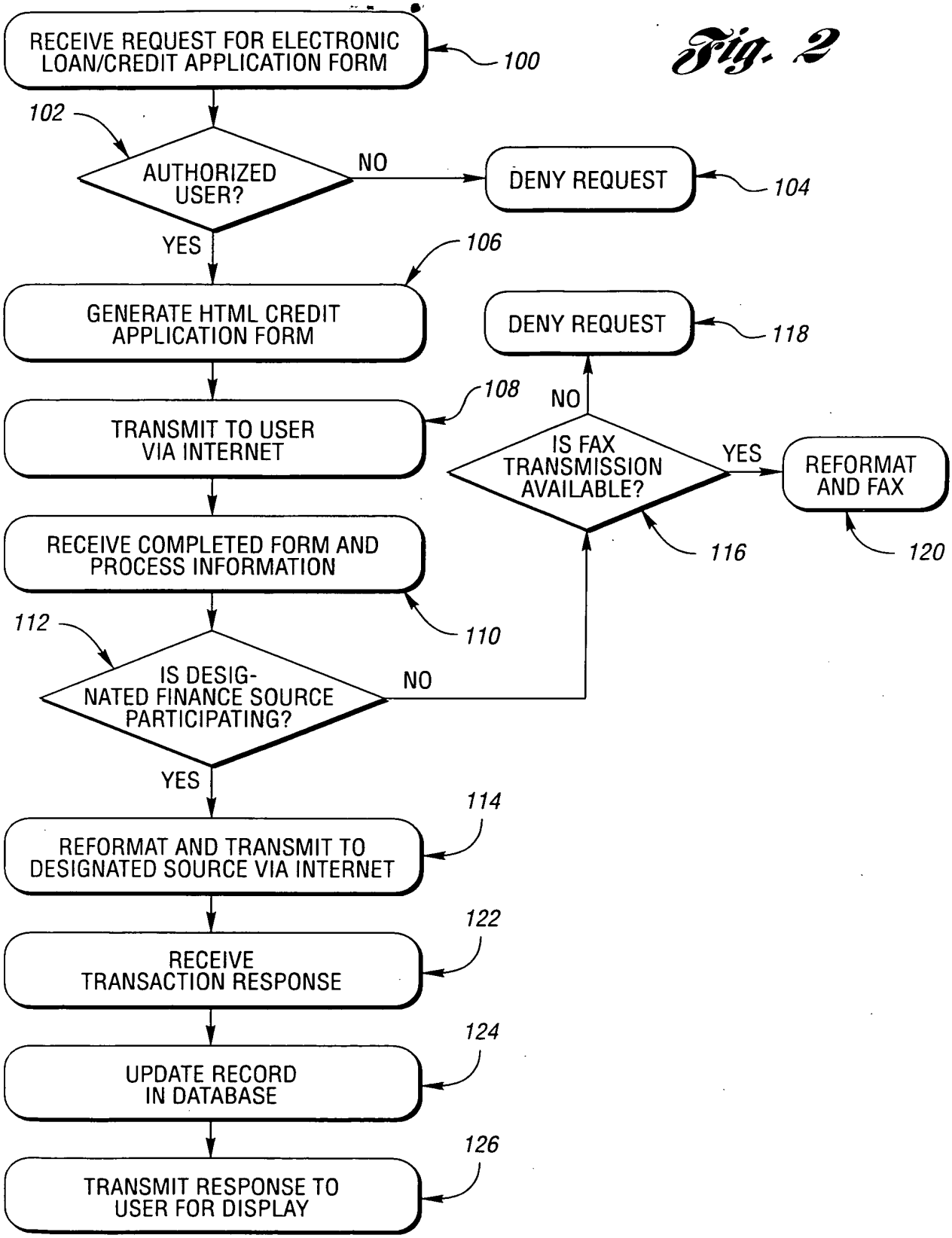
RECEIVE REQUEST FOR ELECTRONIC LOAN/CREDIT APPLICATION FORM
100
102
AUTHORIZED USER?
NO
DENY REQUEST
104
YES
106
GENERATE HTML CREDIT APPLICATION FORM
DENY REQUEST
118
108
TRANSMIT TO USER VIA INTERNET
NO
IS FAX TRANSMISSION AVAILABLE?
YES
REFORMAT AND FAX
RECEIVE COMPLETED FORM AND PROCESS INFORMATION
116
120
110
112
IS DESIG-NATED FINANCE SOURCE PARTICIPATING?
NO
YES
114
REFORMAT AND TRANSMIT TO DESIGNATED SOURCE VIA INTERNET
122
RECEIVE TRANSACTION RESPONSE
124
UPDATE RECORD IN DATABASE
126
TRANSMIT RESPONSE TO USER FOR DISPLAY

Fig. 2